



Applicant: Jose Alberto Cepeda Serial No: 09/731,161 Atty. Dkt. No: 17410-00007
Title: SYSTEM AND METHOD FOR ALLOCATING OPERATING EXPENSES
Daniel M. Fitzgerald; Armstrong Teasdale LLP
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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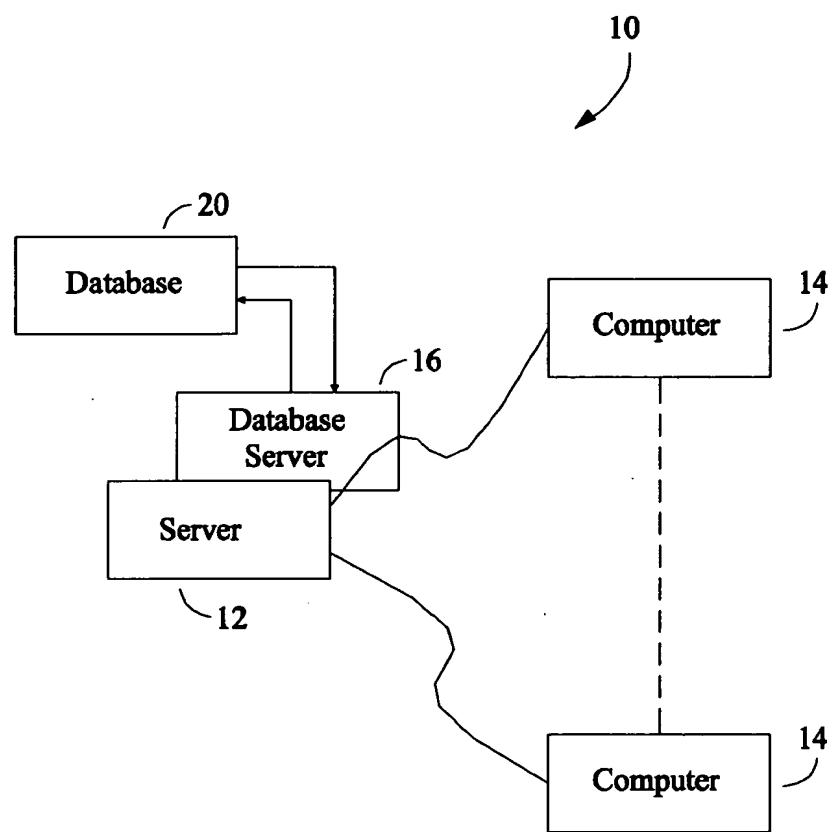


FIG. 1



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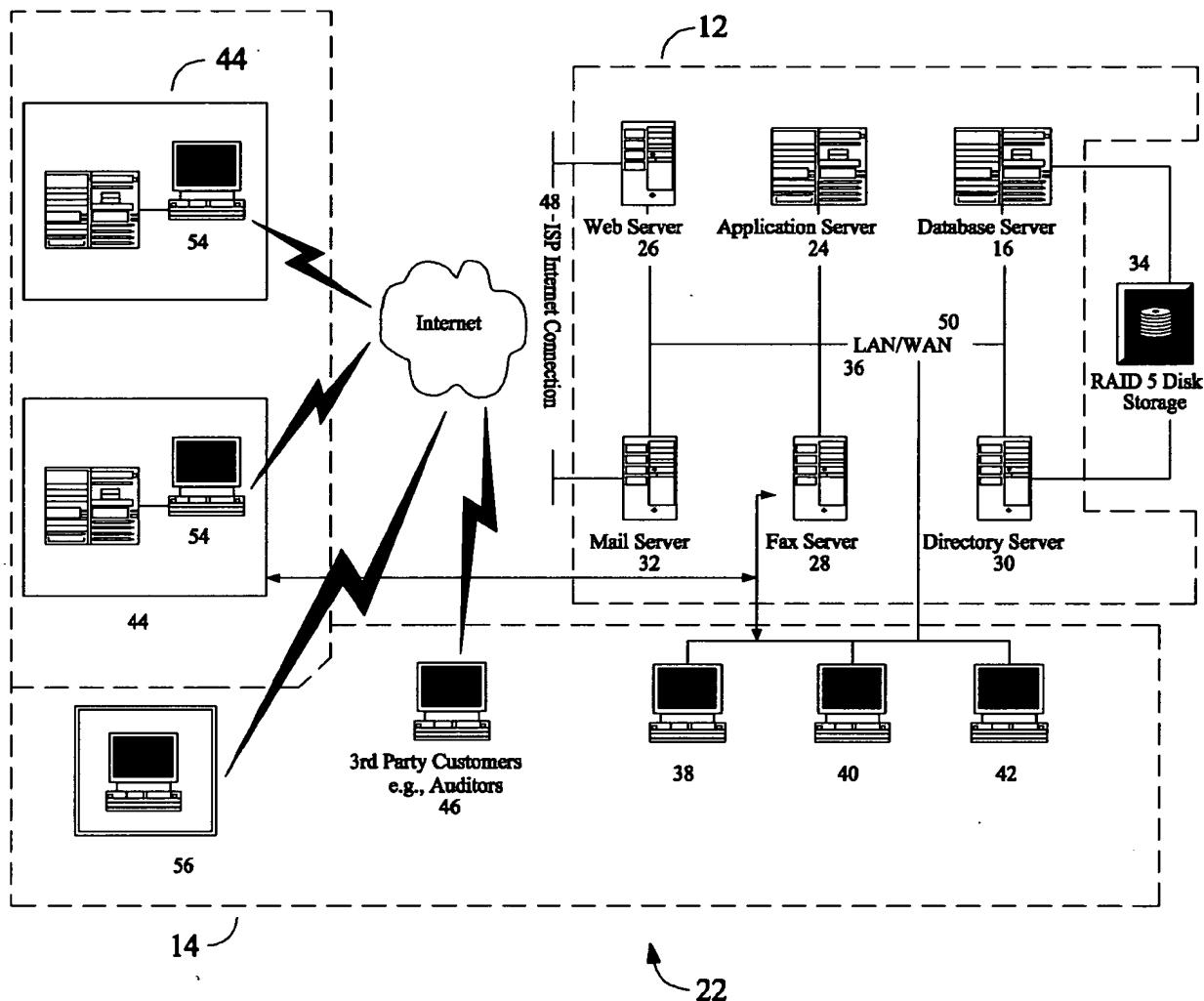


FIG. 2



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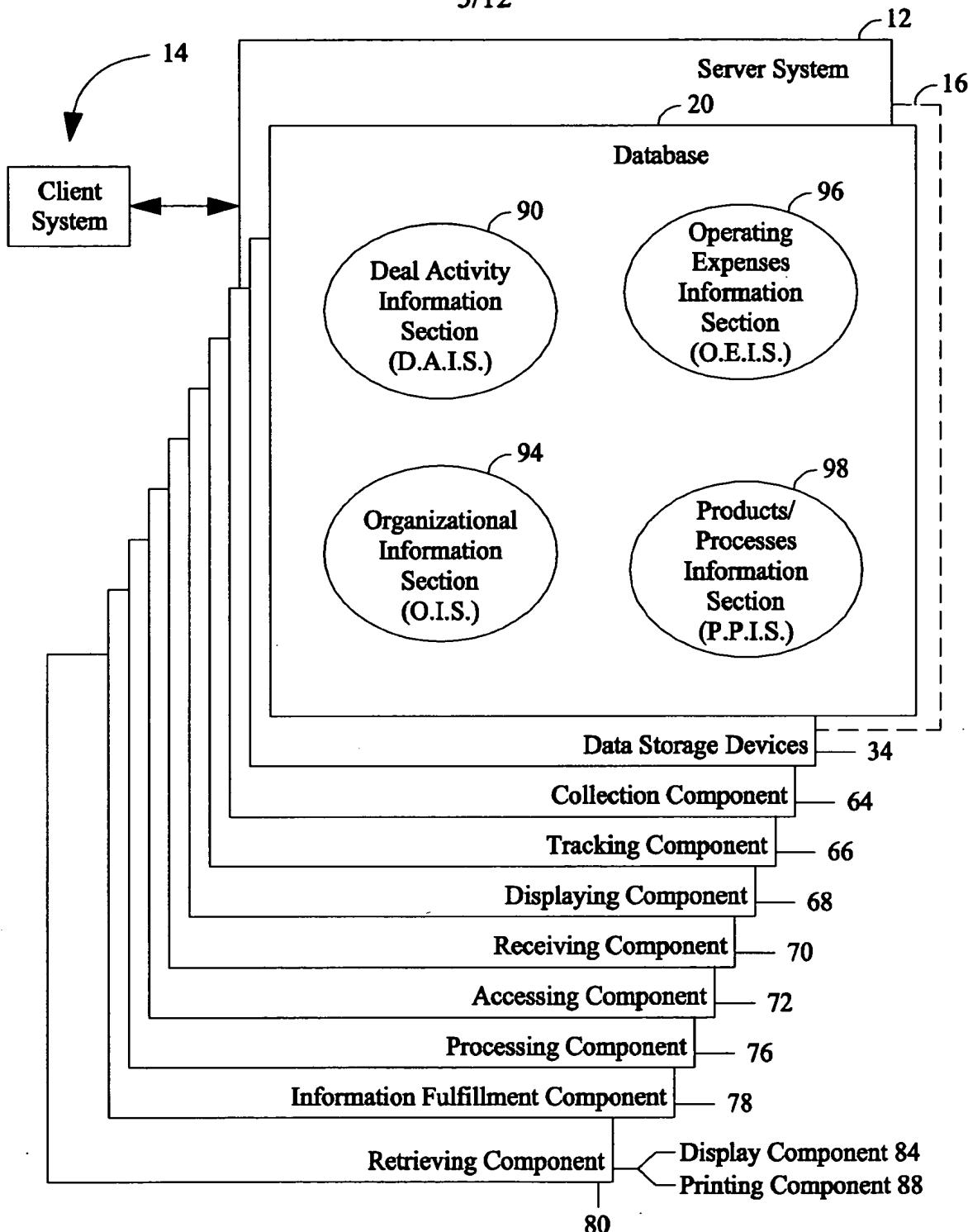
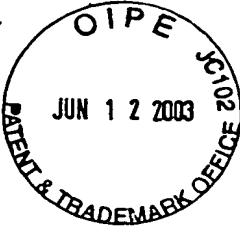


FIG. 3



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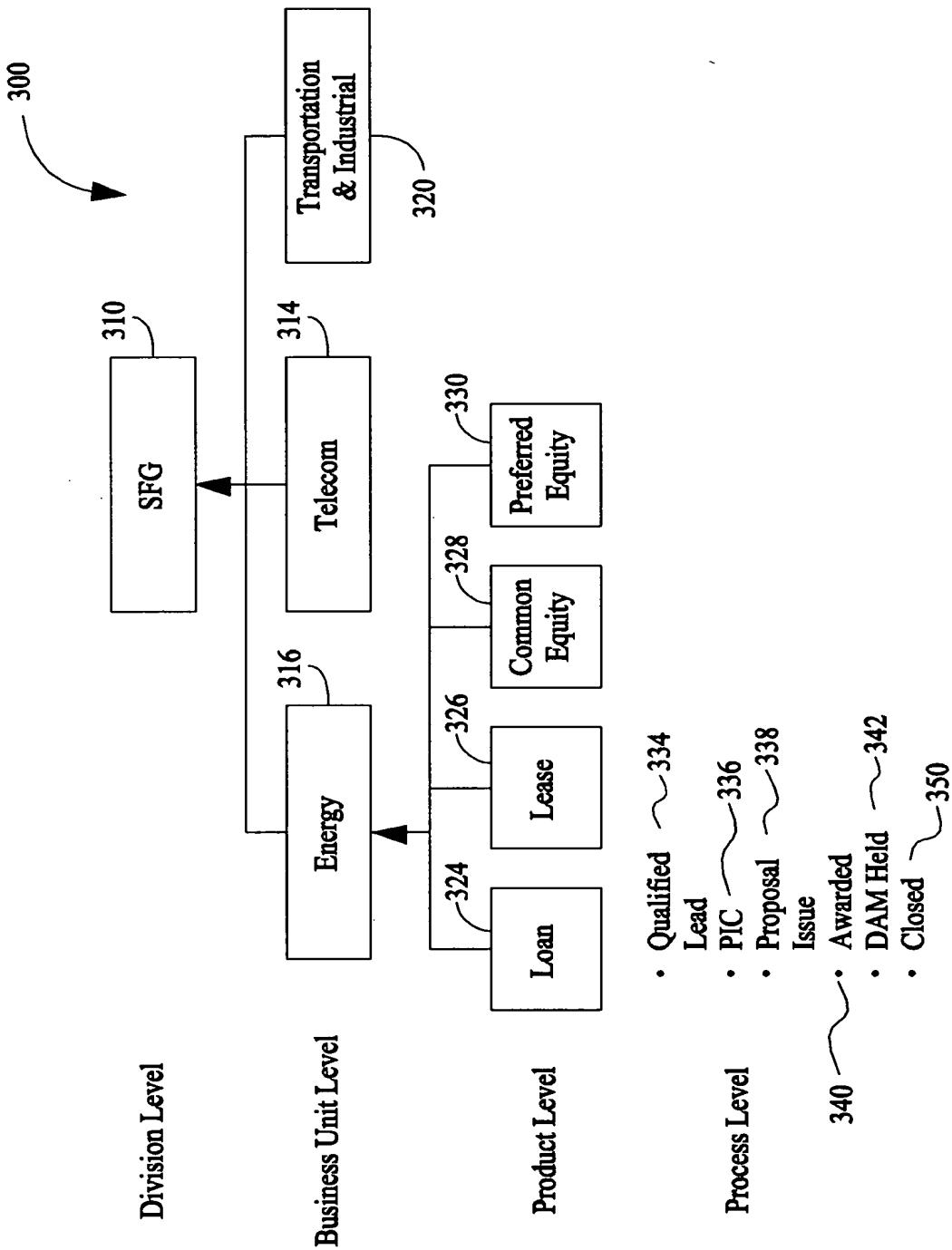


FIG. 4



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FIG. 5



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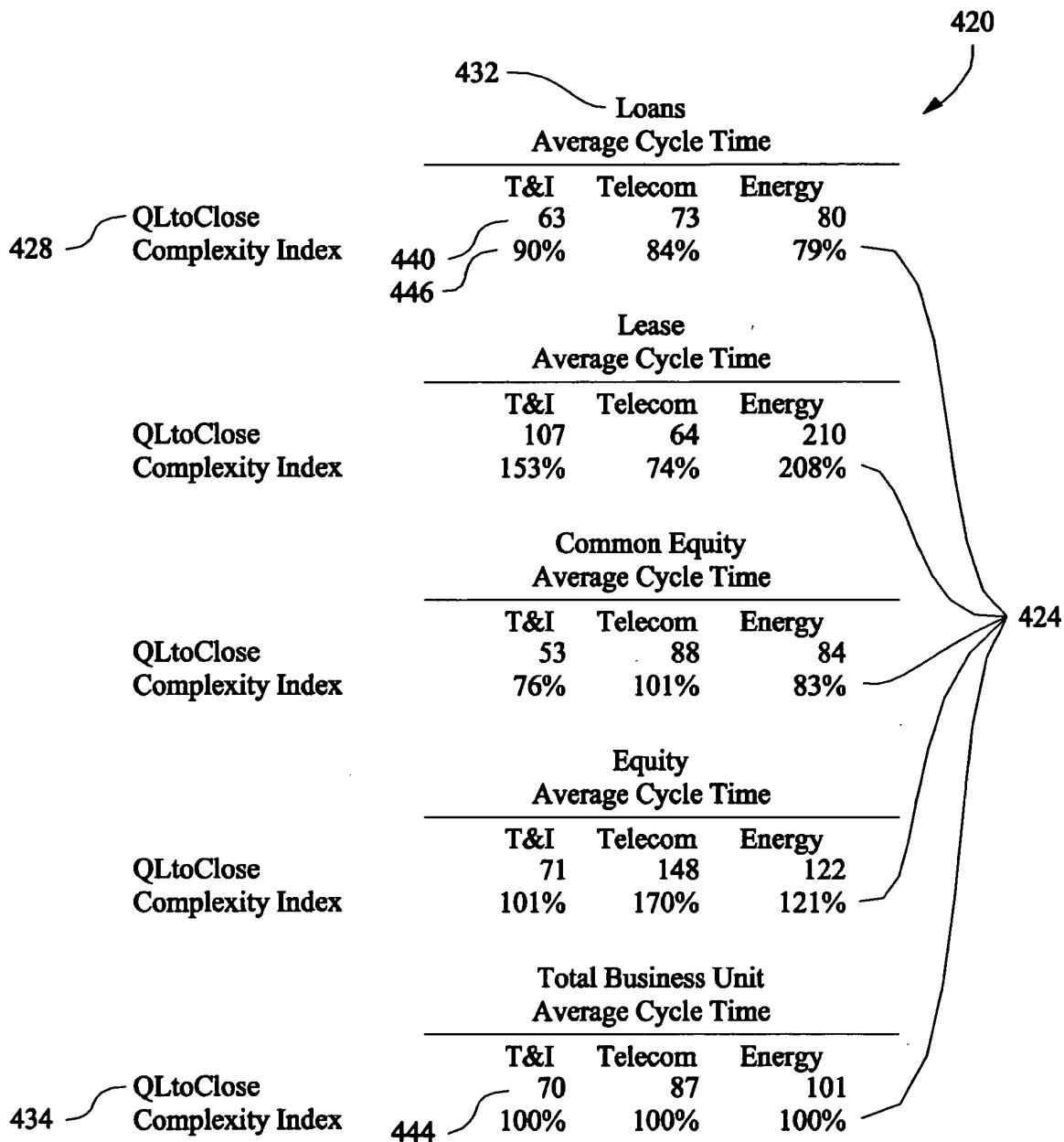


FIG. 6



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460

| Complexity Index (QL-CL Cycle) | Loan | 90% | 464 | |
|--------------------------------|----------|-------------|----------------|------------|
| | HQ Level | Board Level | Division Level | Loan Total |
| # of QL | 43 | 10 | 71 | 500 |
| Lead and Terminated | 8 | 2 | 19 | 29 |
| # of PICs | 35 | 8 | 52 | 95 |
| PI(C and Terminated | 17 | 4 | 11 | 32 |
| # of Issued Proposals | 18 | 4 | 41 | 63 |
| Issued and Terminated | 2 | 2 | 5 | 9 |
| # Awarded or Credit Request | 16 | 2 | 36 | 54 |
| Awarded and Terminated | 1 | 0 | 2 | 3 |
| # of DAM Held | 15 | 2 | 34 | 51 |
| DAM and Terminated | 3 | 1 | 9 | 13 |
| # Approved | 12 | 1 | 25 | 38 |
| Approved and Terminated | 4 | 0 | 5 | 9 |
| Close | 8 | 1 | 20 | 29 |

| | | | | |
|-----------------------------|-----------|-----------|-----------|-----------|
| # of QL | \$ 18,323 | \$ 18,323 | \$ 18,323 | \$ 18,323 |
| Lead and Terminated | \$ 8,895 | \$ 8,895 | \$ 8,895 | \$ 8,895 |
| # of PICs | \$ 38,965 | \$ 38,965 | \$ 38,965 | \$ 38,965 |
| PI(C and Terminated | \$ 95,596 | \$ 95,596 | \$ 95,596 | \$ 95,596 |
| # of Issued Proposals | \$ 21,271 | \$ 61,153 | \$ 21,404 | \$ 480 |
| Issued and Terminated | | | | |
| # Awarded or Credit Request | | | | |
| Awarded and Terminated | | | | |
| # of DAM Held | | | | |
| DAM and Terminated | | | | |
| # Approved | | | | |
| Approved and Terminated | | | | |
| Close | | | | |

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FIG. 7



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Loan

| HQ Level | Board Level | Division Level | Total Costs |
|-------------------------------|-------------------|---------------------|----------------------|
| \$ 787,893 | \$ 183,231 | \$ 1,300,939 | \$ 2,272,063 |
| \$ 311,326 | \$ 71,160 | \$ 462,541 | \$ 845,028 |
| \$ 701,369 | \$ 155,860 | \$ 1,597,563 | \$ 2,454,791 |
| \$ 1,529,536 | \$ 191,192 | \$ 3,441,455 | \$ 5,162,183 |
| \$ 319,061 | \$ 122,307 | \$ 727,724 | \$ 1,169,092 |
| \$ 625,568 | \$ 52,131 | \$ 1,303,267 | \$ 1,980,966 |
| \$ 4,274,752 | \$ 775,880 | \$ 8,833,490 | \$ 13,884,123 |
| Total Costs | 524 | | |
| Unit Cost per Close Deal | 560 | | |
| Total Cost per Close Deal | 562 | | |
| Total Costs: | 564 | | |
| Close Deals | 566 | | |
| Dead Deals | 568 | | |
| Total Costs | 570 | | |
| Dead deals % of Total Costs | 56% | 65% | 47% |
| Hit Rates (DAM Held to Close) | 53% | 50% | 59% |
| | | | 572 |

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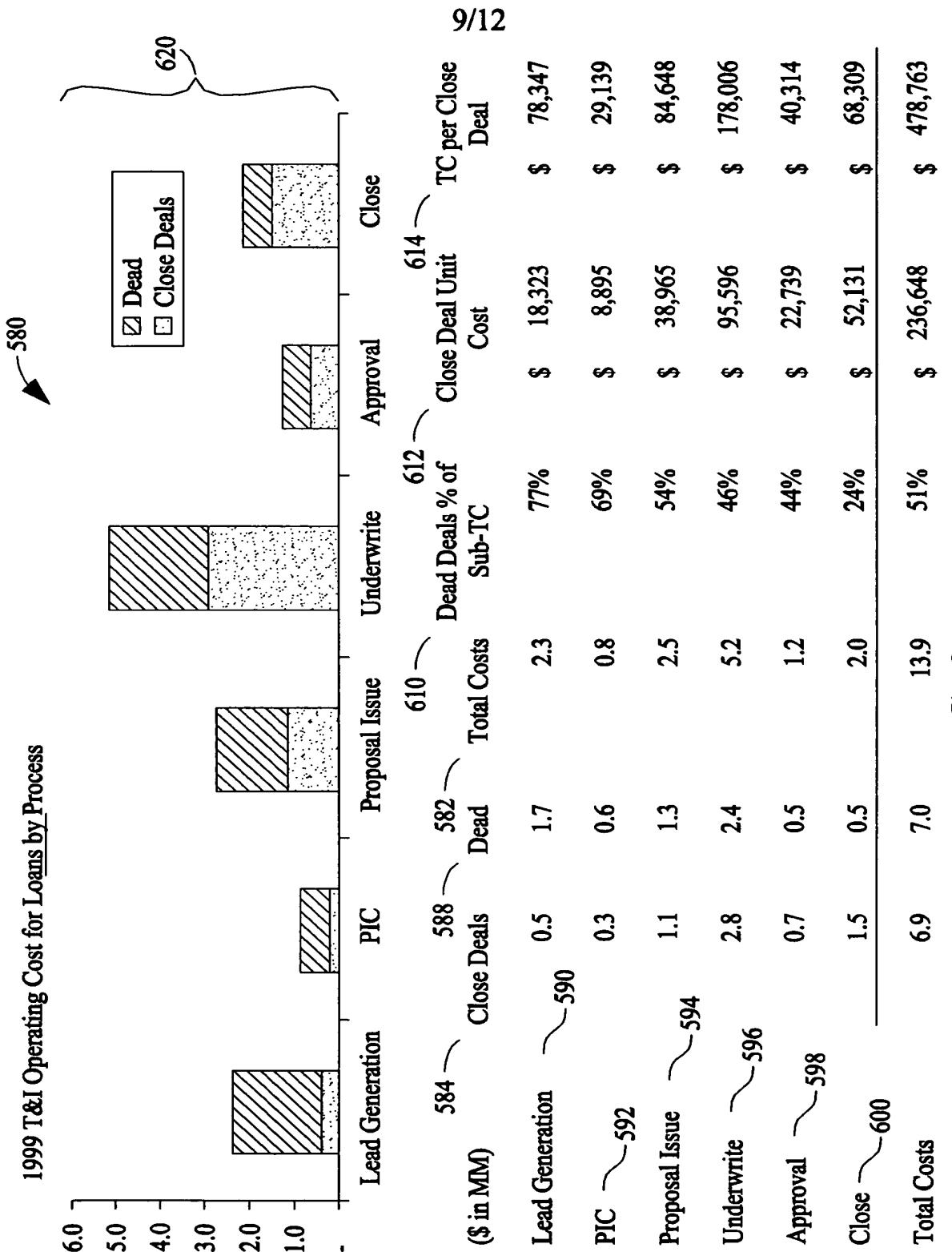
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FIG. 8



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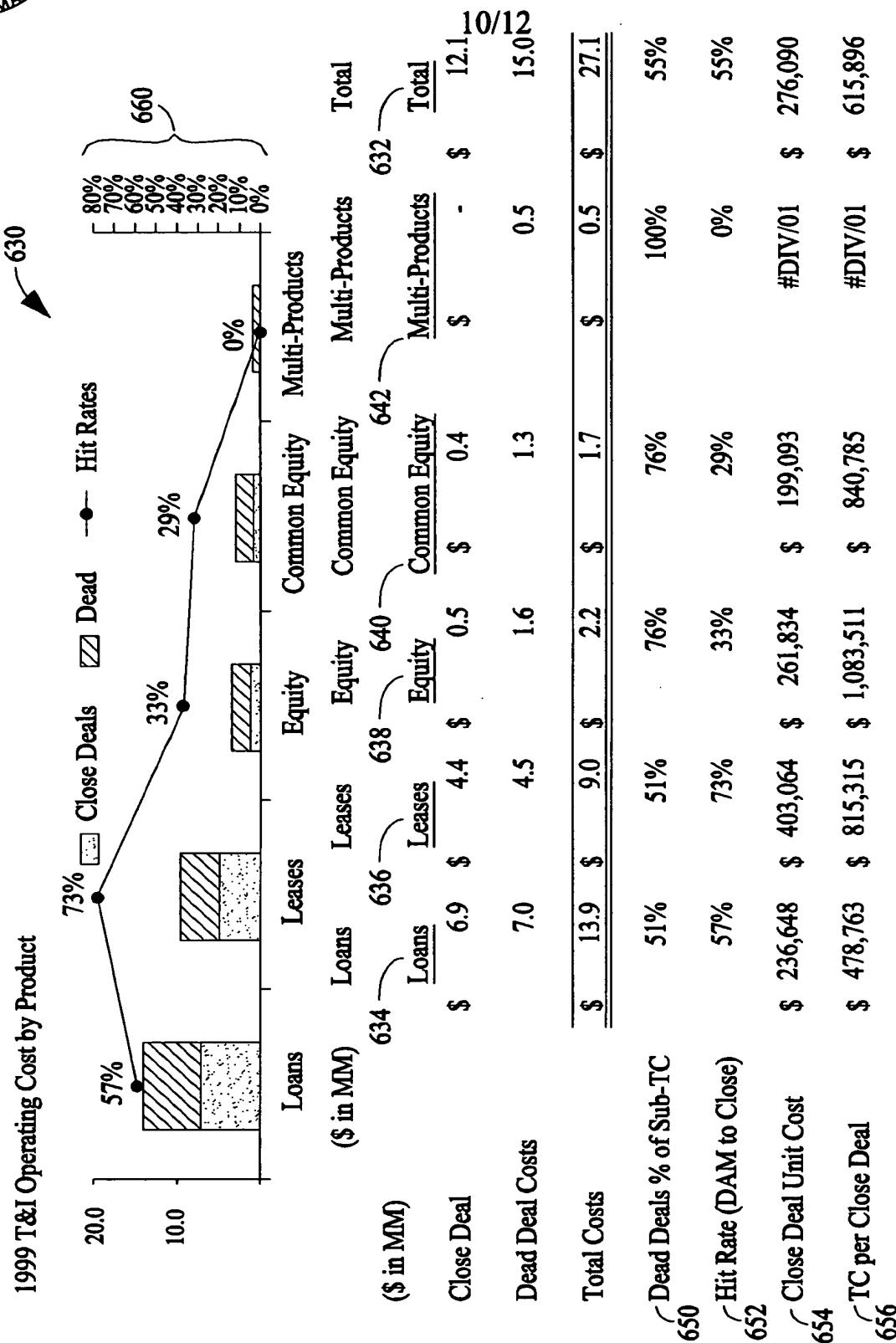


FIG. 10



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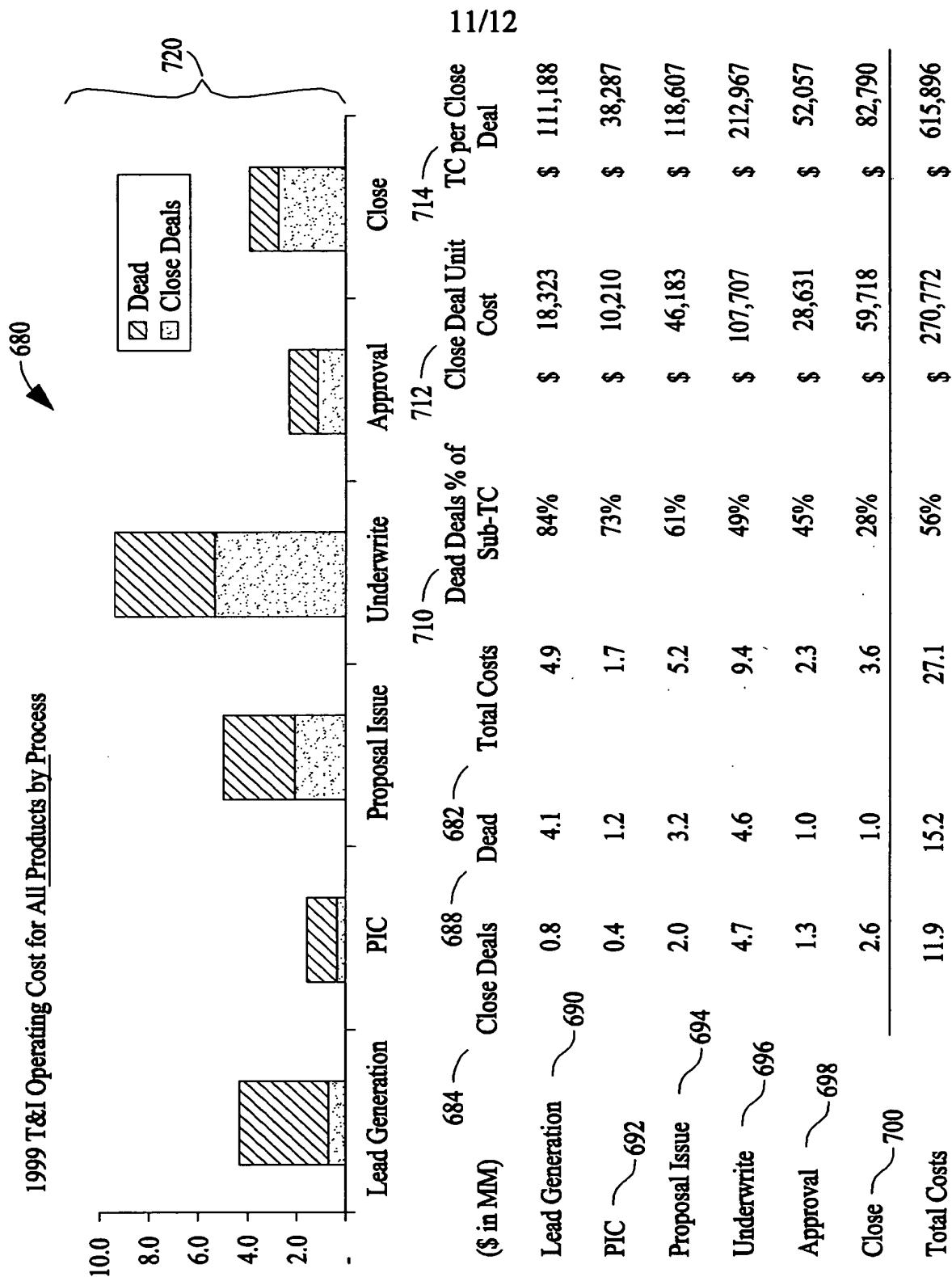


FIG. 1



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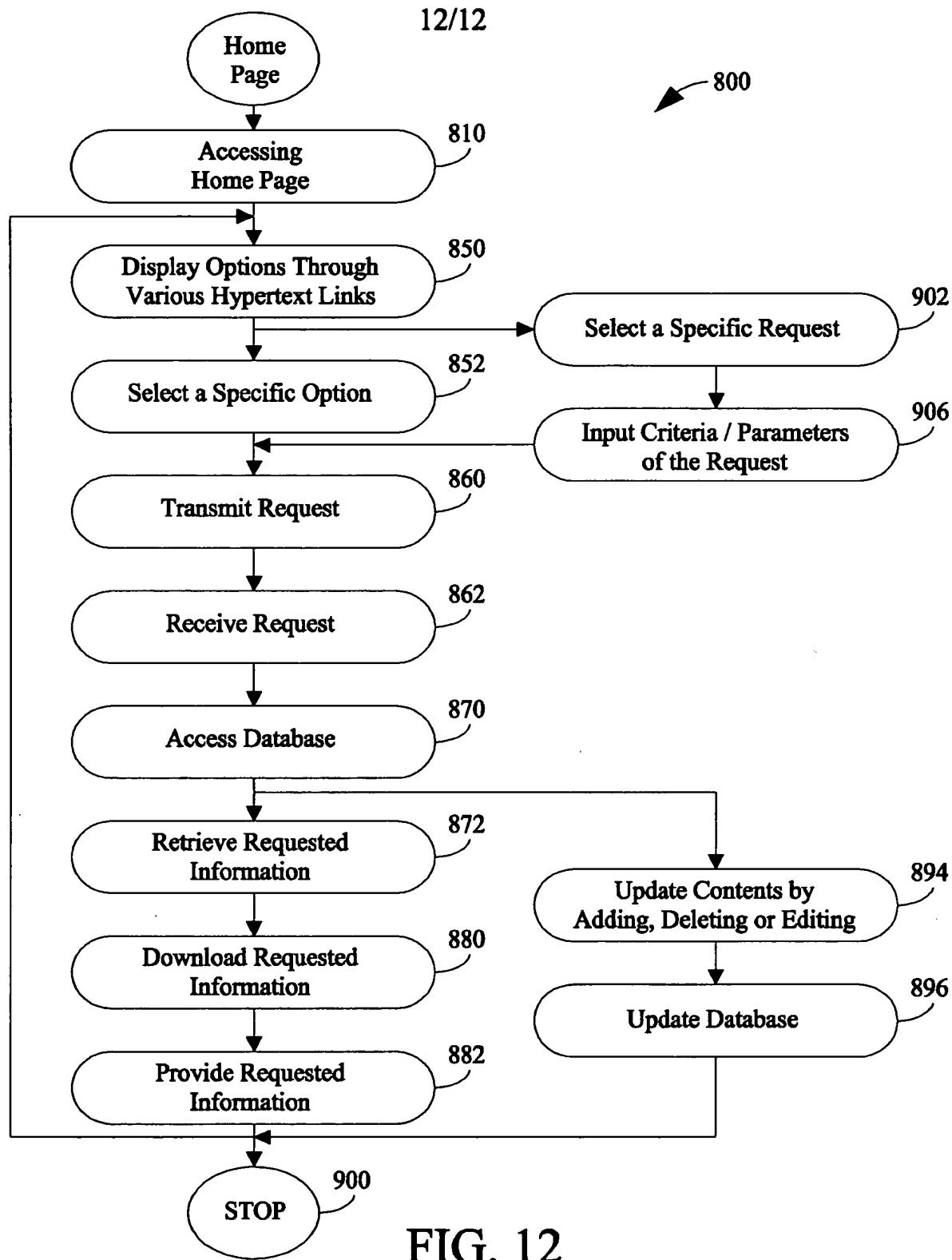


FIG. 12